

# THE GUARDIAN

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**[www.madera-county.com](http://www.madera-county.com)** Go to "Select a  
Department" then scroll down to "Veterans"  
At Veteran Resources find back copies

The Department of Veterans Affairs has lots of explaining to do concerning the 26.5 million files of electronic records which were stolen from an employee's home. The personal data was Social Security numbers and birthdates and not any medical or financial information and includes all living veterans who served and have been discharged since 1976. The employee who had the data at home lived in suburban Maryland and was a mid-level Veterans Affairs employee. Investigations are on going by the FBI, local law enforcement and the VA Inspector Generals office. Veterans Affairs Secretary Jim Nicholson said there was no evidence so far that the burglars who struck . . . have used the personal data.



Marine Gen. Peter Pace, chairman of the Joint Chiefs of Staff, and Veterans Affairs Secretary James R. Nicholson presented David Smith, 12, with the Gold Medal of Remembrance at the "Time for Remembrance" ceremony May 21 on Washington's National Mall. The medal was especially designed for the children of fallen servicemembers. Smith's father, Army Sgt. 1st Class Paul Smith, was killed April 4, 2003, in Baghdad. Photo by Samantha

**JUST BACK  
FROM NATIONAL**

**LOTS OF GREAT TRAINING  
WITH THE NACVSO IN RENO  
NV. OVER THREE HUNDRED  
CVSO'S FROM 26 STATES WITH  
CALIFORNIA LEADING THE  
PACK WITH OVER 70.  
THE MAJORITY OF THE CON-  
FERENCE WAS CENTERED ON  
EDUCATION AND TRAINING SO  
AS CVSO'S WE CAN BETTER  
HELP OUR VETERANS**



## Veterans Service Office

**Madera Veterans Office**  
321 W. Yosemite Ave.  
Madera Ca 93637  
Suite 101

### Hours

**Mon., Through Fri. 8-5**  
Dennis Blessing, Service Officer  
**(559) 675-7766**

**Madera Transportation**  
(888) 826-2838 ext 6424  
from Merced ( **72 Hr. Notice** )  
Oakhurst (559) 658-5399

# News you can use News you can use



**Department of  
Veterans Affairs**

**Office of Public Affairs  
Media Relations**

**Washington, DC 20420  
(202) 273-6000  
[www.va.gov](http://www.va.gov)**

## **Statement**

FOR IMMEDIATE RELEASE  
May 22, 2006

### **A Statement from the Department of Veterans Affairs**

The Department of Veterans Affairs (VA) has recently learned that an employee, a data analyst, took home electronic data from VA, which he was not authorized to do. This behavior was in violation of our policies. This data contained identifying information including names, social security numbers, and dates of birth for up to 26.5 million veterans and some spouses, as well as some disability ratings. Importantly, the affected data did not include any of VA's electronic health records nor any financial information. The employee's home was burglarized and this data was stolen. The employee has been placed on administrative leave pending the outcome of an investigation.

Appropriate law enforcement agencies, including the FBI and the VA Inspector General's office, have launched full-scale investigations into this matter. Authorities believe it is unlikely the perpetrators targeted the items because of any knowledge of the data contents. It is possible that they remain unaware of the information which they possess or of how to make use of it. However, out of an abundance of caution, VA is taking all possible steps to protect and inform our veterans.

VA is working with members of Congress, the news media, veterans service organizations, and other government agencies to help ensure that those veterans and their families are aware of the situation and of the steps they may take to protect themselves from misuse of their personal information. VA will send out individual notification letters to veterans to every extent possible. Veterans can also go to [www.firstgov.gov](http://www.firstgov.gov) to get more information on this matter. This website is being set to

**-More-**

### **Statement from the Department of Veter- ans Affairs // 2**

handle increased web traffic. Additionally, working with other government agencies, VA has set up a manned call center that veterans may call to get information about this situation and learn more about consumer identity protections. That toll free number is 1-800-FED INFO (333-

**CONTINUED ON PAGE 3, VA**

**The Guardian is published monthly by Dennis Blessing, Service Officer of the Madera County Veterans Service Office. It is freely issued, via email, to all Madera Veterans and Service Organizations.**

**The primary purpose of this publication is to provide County Veterans with a timely news source; effectively informing veterans of VA up-dates and other pertinent information. Hopefully, it will also serve as an inter-group vehicle, announcing important activities and information offered by other local service organizations.**

**Your comments and suggestions are always welcomed.**

*Dennis Blessing, Publisher*

**Phone: (559) 675-7766 Email: [dblessing@madera-county.com](mailto:dblessing@madera-county.com)**

4636). The call center will be open beginning today, and will operate from 8 am to 9 pm (EDT), Monday-Saturday as long as it is needed. The call center will be able to handle up to 20,000 calls per hour (260,000 calls per day).

Secretary of Veterans Affairs R. James Nicholson has briefed the Attorney General and the Chairman of the Federal Trade Commission, co-chairs of the President's Identity Theft Task Force. Task Force members have already taken actions to protect the affected veterans, including working with the credit bureaus to help ensure that veterans receive the free credit report they are entitled to under the law. Additionally, the Task Force will meet today to coordinate the comprehensive Federal response, recommend further ways to protect affected veterans, and increase safeguards to prevent the reoccurrence of such incidents. VA's mission to serve and honor our nation's veterans is one we take very seriously and the 235,000 VA employees are deeply saddened by any concern or anxiety this incident may cause our veterans and their families. We appreciate the service our veterans have given their country and we are working diligently to protect them from any harm as a result of this incident.

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**Department of  
Veterans Affairs**

Office of Public Affairs  
Media Relations

Washington, DC 20420  
(202) 273-6000  
[www.va.gov](http://www.va.gov)

**Qs & As**

FOR IMMEDIATE RELEASE  
May 22, 2006

## **Frequently Asked Questions on VA's Letter to Veterans**

### ***1- I'm a veteran, how can I tell if my information was compromised?***

At this point there is no evidence that any missing data has been used illegally. However, the Department of Veterans Affairs is asking all veterans to be extra vigilant and to carefully monitor bank statements, credit card statements and any statements relating to recent financial transactions. If you notice unusual or suspicious activity, you should report it immediately to the financial institution involved and contact the Federal Trade Commission for further guidance.

### ***2- What is the earliest date at which suspicious activity might have occurred due to this data breach?***

The information was stolen from an employee of the Department of Veterans Affairs during the month of May, 2006. If the data has been misused or otherwise used to commit fraud or identity theft crimes, it is likely that veterans may notice suspicious activity during the month of May.

### ***3- I haven't noticed any suspicious activity in my financial statements, but what can I do to protect myself and prevent being victimized by credit card fraud or identity theft?***

The Department of Veterans Affairs strongly recommends that veterans closely monitor their financial statements and visit the Department of Veterans Affairs special website on this, [www.firstgov.gov](http://www.firstgov.gov) or call 1-800-FED-INFO (1-800-333-4636).

### ***4- Should I reach out to my financial institutions or will the Department of Veterans Affairs do this for me?***

The Department of Veterans Affairs does not believe that it is necessary to contact financial institutions or cancel credit cards and bank accounts, unless you detect suspicious activity.

### ***5- Where should I report suspicious or unusual activity?***

The Federal Trade Commission recommends the following four steps if you detect suspicious activity:

Step 1 – Contact the fraud department of *one* of the three major credit bureaus:  
Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241  
Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, Texas 75013  
TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

-More-

## Frequently Asked Questions // 2

Step 2 – Close any accounts that have been tampered with or opened fraudulently

Step 3 – File a police report with your local police or the police in the community where the identity theft took place.

Step 4 – File a complaint with the Federal Trade Commission by using the FTC's Identity Theft Hotline by telephone: 1-877-438-4338, online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580.

***6- I know the Department of Veterans Affairs maintains my health records electronically; was this information also compromised?***

No electronic medical records were compromised. The data lost is primarily limited to an individual's name, date of birth, social security number, in some cases their spouse's information, as well as some disability ratings. However, this information could still be of potential use to identity thieves and we recommend that all veterans be extra vigilant in monitoring for signs of potential identity theft or misuse of this information.

***7- What is the Department of Veterans Affairs doing to insure that this does not happen again?***

The Department of Veterans Affairs is working with the President's Identity Theft Task Force, the Department of Justice and the Federal Trade Commission to investigate this data breach and to develop safeguards against similar incidents. The Department of Veterans Affairs has directed all VA employees complete the "VA Cyber Security Awareness Training Course" and complete the separate "General Employee Privacy Awareness Course" by June 30, 2006. In addition, the Department of Veterans Affairs will immediately be conducting an inventory and review of all current positions requiring access to sensitive VA data and require all employees requiring access to sensitive VA data to undergo an updated National Agency Check and Inquiries (NACI) and/or a Minimum Background Investigation (MBI) depending on the level of access required by the responsibilities associated with their position. Appropriate law enforcement agencies, including the Federal Bureau of Investigation and the Inspector General of the Department of Veterans Affairs, have launched full-scale investigations into this matter.

***8- Where can I get further, up-to-date information?***

The Department of Veterans Affairs has set up a special website and a toll-free telephone number for veterans which features up-to-date news and information. Please visit

[www.firstgov.gov](http://www.firstgov.gov)

or call 1-800-FED-INFO (333-4636).

# VA's Notification to Veterans

Dear Veteran:

The Department of Veterans Affairs (VA) has recently learned that an employee took home electronic data from VA, which he was not authorized to do and was in violation of established policies. The employee's home was burglarized and this data was stolen. The data contained identifying information including names, social security numbers, and dates of birth for up to 26.5 million veterans and some spouses, as well as some disability ratings. As a result of this incident, information identifiable with you was potentially exposed to others. It is important to note that the affected data did not include any of VA's electronic health records or any financial information.

Appropriate law enforcement agencies, including the FBI and the VA Inspector General's office, have launched full-scale investigations into this matter. Authorities believe it is unlikely the perpetrators targeted the items because of any knowledge of the data contents. It is possible that they remain unaware of the information which they possess or of how to make use of it.

Out of an abundance of caution, however, VA is taking all possible steps to protect and inform our veterans. While you do not need to take any action unless you are aware of suspicious activity regarding your personal information, there are many steps you may take to protect against possible identity theft and we wanted you to be aware of these. Specific information is included in the attached question and answer sheet. For additional information, VA has teamed up the Federal Trade Commission and has a website ([www.firstgov.gov](http://www.firstgov.gov)) with information on this matter or you may call 1-800-FED-INFO (1-800-333-4636). The call center will operate from 8 a.m. to 9 p.m. (EDT), Monday-Saturday, as long as it is needed.

We apologize for any inconvenience or concern this situation may cause, but we at VA believe it is important for you to be fully informed of any potential risk resulting from this incident. Again, we want to reassure you we have no evidence that your protected data has been misused. We will keep you apprised of any further developments. The men and women of VA take our obligation to honor and serve America's veterans very seriously and we are committed to seeing this never happens again. Sincerely, R. James Nicholson Secretary of Veterans Affairs

**Sincerely,**  
**R. James Nicholson**  
**Secretary of Veterans Affairs**

**From:** Bretschneider, Jennie [Jennie.Bretschneider@SEN.CA.GOV]  
**Sent:** Tuesday, May 23, 2006 1:27 PM  
**To:** Dennis Blessing  
**Subject:** FW: from Senator Bowen's office: self-help information for veterans whose data was breached

FOR IMMEDIATE RELEASE      CONTACT: Jennie Bretschneider/Evan Goldberg  
May 23, 2006 (916) 651-4028/(916) 215-5953

**CALIFORNIA SENATOR DEBRA BOWEN URGES  
VETERANS TO TAKE STEPS TO PROTECT THEMSELVES FROM  
IDENTITY THEFT, INCLUDING FREEZING THEIR CREDIT REPORTS**

**FOLLOWING THEFT OF 26.5 MILLION SOCIAL  
SECURITY NUMBERS, BOWEN CALLS ON CONGRESS  
TO MIRROR – INSTEAD OF GUT – CALIFORNIA’S SOCIAL SECURITY CONFIDENTIALITY, SE-  
CURITY FREEZE, AND BREACH NOTIFICATION LAWS**

**SACRAMENTO** – In the wake of what privacy advocates are calling the biggest breach ever in terms of the number of Social Security numbers exposed, California State Senator Debra Bowen (D-Redondo Beach) – the author of California’s landmark identity theft prevention laws – urged veterans to take steps to protect themselves from identity theft and renewed her call for national laws mirroring California’s identity theft prevention statutes.

“The 2.3 million veterans who live in California have special rights and tools they can use to avoid becoming identity theft victims, and I hope every one of them who has had their Social Security number released in this latest breach takes the steps necessary to protect themselves,” said Bowen. “If your Social Security number is exposed to criminals, the only effective way to stop them from using it to get loans and credit in your name is to freeze access to your credit reports.”

California has been a national leader in identity theft prevention, enacting ground-breaking laws in 2001, 2002, and 2003 to ban Social Security numbers from being used as public identifiers, give people the right to freeze access to their credit reports, and require notice to people who have had their Social Security numbers released in a security breaches.

“This should be a wake up call to the U.S. military and to Congress that we need national laws to mirror what California has done to move us away from using the Social Security number as the default public identifier,” continued Bowen. “It’s inexcusable that the federal government continues to put people in the military at risk for identity theft every day by using their Social Security numbers as their military ID number. If you’re in the military, your Social Security number is your identity, because it’s the service record number for every person in every branch of the military, it’s engraved on dog tags, and it’s printed on military identification cards. It doesn’t have to be that way and the time to change it is long overdue. We don’t let banks, insurance companies, the Department of Motor Vehicles, schools, or any other business or state or local government agency use a person’s Social Security number as an account number or public identifier and it’s time the federal government followed our lead.”



On May 22, it was revealed that the names, Social Security numbers and birth dates of every living veteran from 1975 to the present – approximately 26.5 million U.S. veterans (2.3 million of which live in California) – were stolen earlier in the month by thieves who took a laptop computer and external hard drive containing the data from the Maryland home of a Department of Veterans Affairs employee. All 26.5 million veterans whose data was stolen are at risk for identity theft, because Social Security numbers were involved.

“California’s breach notice law gives you the right to early warning that you’re at risk and California’s security freeze lets you lock down your credit history so criminals can’t assume your name, get approved for loans and credit cards based on your good credit rating, and then send the collection agencies chasing after you,” continued Bowen. “The freeze lets you maintain control over something you probably never thought you’d be in danger of losing – your good name – and Congress should be giving that right not just to every veteran but to everyone, period, instead of working to repeal the protections enjoyed by Californians.”

Congress has a history of preempting California’s strong consumer protection laws and is poised to do the same again this year. A U.S. House Committee on Financial Services in Congress voted in March to gut California’s landmark credit report freeze and security breach notice laws by passing H.R. 3997 on a 47-17 vote. H.R. 3997 creates a weak federal law that preempts California’s strong laws on two fronts. First, it only allows people to freeze their credit reports – widely touted as the most effective identity theft *prevention* tool – after they’ve become an identity theft victim. Second, it only requires businesses to notify their customers when a security breach happens if the breach is “*likely to result in substantial harm.*”

“Preventing people from freezing access to their credit reports until they’ve had their identity ripped off is a little like saying people can’t buy flood insurance until their house is six feet underwater,” continued Bowen. “The whole purpose of the freeze is to let people take a pro-active, preventative step to ensure they don’t get ripped off. Why Congress wants to tell people, ‘Hey, there’s this great thing that will help you from becoming an identity theft victim, but you can only use it if your identity has been stolen and the thief has racked up thousands of dollars worth of bills in your name’ is beyond me.

“Now that 26.5 million Americans military veterans and their families are at high risk for identity theft, I don’t see how Congress can pass new laws that would make life easier for would-be identity thieves,” continued Bowen. “The bills Congress seems intent on passing would set identity theft prevention efforts back five years here in California.”

To avoid becoming an identity theft victim, you should:

- o Monitor your bank and credit card accounts. Check carefully for charges or withdrawals you didn’t make and report them to your bank immediately.
- o Check your credit reports regularly. You can order one free copy of your credit report every year from each of the three national credit reporting agencies, Experian, Equifax, and TransUnion. To make the best use of these, request one of the three reports every four months and check it for signs of identity theft, such as a change of address or a credit card you don’t have. Call (877) 322-8288 or visit <http://www.annualcreditreport.com>.
- o Consider freezing your credit reports to stop identity thieves from getting approved for new loans and credit cards in your name. To find out how to freeze your credit reports, call (866) 785-9663 or visit <http://www.privacy.ca.gov/sheets/cis10securityfreeze.htm>.

The Federal Trade Commission received 255,565 identity theft complaints in 2005, according to the January 2006 Consumer Sentinel report by the FTC. California ranked third behind Arizona and Nevada in per capita identity theft in 2005 and despite the fact that identity theft is growing slower than it has been in recent years, the state still holds four of the top ten slots and six of the top twenty slots in per capita identity theft-related complaints by metropolitan area. The entire FTC study can be found at <http://www.consumer.gov/sentinel/pubs/Top10Fraud2005.pdf>.

###

## Fact Sheet

### How To Protect Yourself From Identity Theft After A Data Breach

On May 3, the names, Social Security numbers and birth dates of every living veteran from 1975 to the present – more than 26.5 million U.S. veterans in all – were stolen by thieves who took a laptop computer containing the data from the Maryland home of a Department of Veterans Affairs employee. *All 26.5 million veterans whose data was stolen are now at risk for identity theft, because Social Security numbers were involved.*

#### What is Identity Theft?

Identity theft happens when someone steals your name, your Social Security number, and other personal information and uses that information to get loans, credit cards, cell phone services and more while pretending to be you. Studies show it takes an identity theft victim an average of 330 hours and \$2,671 in out-of-pocket expenses and lost wages to clean up their name and get their life back to normal.

*Fortunately, Californians enjoy stronger legal protections against identity theft than people in any other state in the nation. You can dramatically lower your risk of becoming an identity theft victim by knowing your rights and following the steps below.*

#### What Are My Rights?

The California Legislature has passed several laws designed to prevent identity theft:

O **Right To Keep Your Social Security Number Confidential** Social Security numbers are the key to identity theft. Until recently, health plans printed Social Security numbers on medical cards, colleges posted grades by Social Security number, and credit unions and banks made the Social Security number double as checking and savings account numbers. That has all changed now with new California laws banning state government and businesses in California from using Social Security numbers as public identifiers [SB 168 (Bowen), Statutes of 2001; SB 25 (Bowen), Statutes of 2003]. *Unfortunately, these laws do not apply to federal agencies, such as the U.S. Department of Veterans Affairs, which still uses the Social Security number as the primary military identification number.*

O **Right To Early Warning About Breaches** In recent years, hundreds of millions of Americans have been exposed to identity theft because of computer hacking incidents, stolen laptops and other security breaches at corporations and government agencies. In California, you have the right to know when your Social Security number, credit card number or driver's license number is stolen from a business or government computer [SB 1386 (Peace), AB 700 (Simitan), Statutes of 2002].

With early warning, you can take steps to protect yourself before any damage is done. *In acknowledging the breach, U.S. Department of Veterans Affairs Secretary Jim Nicholson announced a letter would be sent to each U.S. veteran notifying them of the breach.*

O **Right To Put The "Freeze" On Identity Thieves** Every Californian has the right to freeze access to their credit reports – the only truly effective way to foil identity thieves [SB 168 (Bowen), Statutes of 2001]. Once you freeze your credit reports, even if a criminal has your Social Security number, your risk of becoming an identity theft victim drops significantly, because banks can't pull the credit report or even see a credit score. That means the identity thief is denied credit and effectively foiled – no matter where they are in the U.S. and no matter how many different times they apply for loans, credit cards, cell phone service, or anything else in your name.

To find out how to freeze your credit reports, call the California Office of Privacy Protection's hotline at (866) 785-9663 or visit the office's website at <http://www.privacy.ca.gov/sheets/cis10securityfreeze.htm>.

#### What Steps Should I Take To Protect Myself & Avoid Becoming An Identity Theft Victim?



O Monitor your bank and credit card accounts. Check carefully for charges or withdrawals you didn't make and report them to your bank immediately.

O Check your credit reports regularly. You can order one free copy of your credit report every year from each of the three national credit reporting agencies, Experian, Equifax, and TransUnion. To make the best use of these, request one of the three reports every four months and check it for signs of identity theft, such as a change of address or a credit card you don't have. Call (877) 322-8288 or visit <http://www.annualcreditreport.com>.

O Consider freezing your credit reports to stop identity thieves from getting approved for new loans and credit cards in your name. To find out how to freeze your credit reports, call (866) 785-9663 or visit <http://www.privacy.ca.gov/sheets/cis10securityfreeze.htm>.

## 1 What Should I Do If I Become A Victim?

Take these steps immediately if you find out you're a victim of identity theft:

1. File a police report with your local police department. Be sure to get a copy of your police report, because you will need to give copies of it to banks and credit reporting agencies to clear your name. For more information, visit the Identity Theft Resource Center at [www.idtheftcenter.org/vg106.shtml](http://www.idtheftcenter.org/vg106.shtml).

2. Place a fraud alert on your credit reports. You can do this with one phone call. Pick any one of the toll-free numbers below and use the automated system to report your case to the three major credit reporting agencies and place fraud alerts on your credit reports. The other two agencies will be notified automatically. The fraud alert lasts 90 days and warns lenders to take extra measures to verify identity. Experian 1-888-397-3742. Equifax 1-800-525-6285. Trans Union 1-800-680-7289.

3. Order your credit reports and review them carefully. Once you place the fraud alerts (Step #2), you'll get a letter in the mail from each agency to confirm your fraud alert and tell you how to order a free copy of your credit report, which you're entitled to as a victim. Review your reports carefully for more signs of fraud. Each credit report will have a phone number you can use to talk directly to a live person in the agency's fraud department, so you can report any fraudulent items on your report.

4. Fill out an Identity Theft Affidavit. The Federal Trade Commission's affidavit form is accepted by most financial institutions and can be found on the FTC's website at: [www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf](http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf). Send a copy of the affidavit to every bank or business where you have an account that has been compromised or a new account fraudulently opened in your name by an identity thief. You can also file a complaint of identity theft with the FTC at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). The FTC keeps a database of identity theft cases that is used by many law enforcement agencies.

5. Close all accounts that have been compromised or opened fraudulently. Call and ask to speak with someone in the security or fraud department. Document the date of your phone call, and follow up your call with a letter, including copies of your ID Theft Affidavit (Step #4), your police report (Step #1), and any other supporting documentation. Under California law, you have a right to request account information on fraudulent accounts to help you and the police track down the identity thief.

6. Send letters to each of the three credit reporting agencies. Itemize each account that has been compromised or opened fraudulently, and remind the agency that they're required by law to block or remove any information on your credit report you identify as fraudulent. Include copies of your police report (Step #1) and your affidavit (Step #4). Send your letters by certified mail, return receipt requested, and keep a copy of each letter.

Equifax P.O. Box 740241 Atlanta, Ga 30374-0241	Experian P.O. Box 9530 Allen, Tx 75013	Trans Union P.O. Box 6790 Fullerton, Ca 92834
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Instead of mailing a letter, you can also dispute items on your credit report online at:

[www.equifax.com](http://www.equifax.com), [www.experian.com](http://www.experian.com), and [www.transunion.com/index.jsp](http://www.transunion.com/index.jsp).

7. Consider freezing your credit reports. Remember, fraud alerts only send a warning to creditors, and won't stop an identity thief from being approved for a new loan or service in your name. If you freeze your credit reports, banks can't pull the report or even see a credit score and will not approve new loans and credit cards in your name. To find out how to freeze your credit reports, call (866) 785-9663 or visit <http://www.privacy.ca.gov/sheets/cis10securityfreeze.htm>.

8. If your driver's license or ID is stolen, contact your local Department of Motor Vehicles (DMV) office to report it stolen and make an appointment to get a replacement. Ask for a fraud alert to be placed on your license. Once you've received your replacement, contact the DMV Fraud Hotline at 866-658-5758 to report your case. For more information, visit the DMV at [www.dmv.ca.gov/pubs/brochures/fast\\_facts/ffd124.htm](http://www.dmv.ca.gov/pubs/brochures/fast_facts/ffd124.htm).

9. If you are wrongly accused of a crime committed by an identity thief, register with the California Identity Theft Registry at <http://caag.state.ca.us/idtheft/general.htm> and see the Office of Privacy Protection's Information Sheet 8: "How to Use the California Identity Theft Registry - A Guide for Victims of 'Criminal' Identity Theft," available at <http://www.privacy.ca.gov/cover/identitytheft.htm>.

10. If someone uses your Social Security number to get a job or claim unemployment benefits, contact the California Employment Development Department's toll-free Fraud Hotline at 800-229-6297. For more information, see their web site at [www.edd.ca.gov](http://www.edd.ca.gov). Also, contact the federal Social Security Administration's Fraud Hotline at 1-800-269-0271.

### **Where Can I Get More Information?**

This fact sheet is based on information from the following sources:

California Office of Privacy Protection

[www.privacy.ca.gov](http://www.privacy.ca.gov)

Toll free: (866) 785-9663

California Department of Justice

<http://www.ag.ca.gov>

Federal Trade Commission

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

Identity Theft Resource Center

[www.idtheftcenter.org](http://www.idtheftcenter.org)

Privacy Rights Clearinghouse

[www.privacyrights.org](http://www.privacyrights.org).

# NEW GOVERNMENT CENTER

## Project Description and Approach

The new Madera County Government Center includes a 130,300-sf, four-story office building and a new 400 space four-level parking structure with all associated on- and off-site improvements. The construction contract for the new Government Center was awarded to Hensel Phelps Construction Co. in August 2005.

A phased project completion is planned, with the Parking Structure forecast to complete in July 2006 followed by the Government Center in January 2007. This phased approach is intended to return the local parking facilities lost to construction activities as expeditiously as possible. However the off-site improvements will necessitate the closure of portions of G Street beginning May 15<sup>th</sup> for several weeks.

**The Government Center Ceremonial Dedication date is December 14, 2006.**

## Project Progress

The Building steel erection transitioned from structural to architectural with the installation of the sunscreens, rooftop mechanical screening, and the Building entrances. Structural steel fireproofing began on the 1<sup>st</sup> floor followed by the installation of rough-in electrical conduit, as well as plumbing, and fire sprinkler piping. Full-height scaffolding is being erected around the perimeter of the Building to facilitate the exterior framing and finishes. The Building interior light gauge metal wall framing also began during the month of April.

The bulk of the work moved to the inside of the Parking Structure during April, which included the placement of the elevated lightweight concrete topping slabs; fire sprinkler piping and electrical power and lighting conduit rough-in. The Parking Structure and Government Center remain on schedule to complete in July 2006 and January 2007, respectively.

SEE MORE AT  
[MADERA-COUNTY.COM](http://MADERA-COUNTY.COM)  
NEW BUILDING CONSTRUCTION

## Anticipated May Activity:

### Parking Structure

- ☐ Stair Towers will complete
- ☐ Electrical and Fire Sprinkler installation continues
- ☐ Elevator installations begin
- ☐ Painting and Finishes begin

### Government Center

- ☐ Interior and Exterior Framing continues
- ☐ Utility rough-in all floors
- ☐ Fireproofing completes
- ☐ Gas and Sewer mains installed







# THE REP REPORT



## CAL VET HOME LOANS

### **Three Loan Programs Available:**

1. **CalVet/VA**

- Use VA Loan Guarantee eligibility for loans with no down payment up to maximum VA Loan limit.

2. **CalVet 97**

- Loans require a 3% down payment.

3. **CalVet 80/20**

- Loans with minimum of 20% down. Have reduced costs & no funding fee.

### **Eligibility:**

- 90 days of active duty and a discharge classified as Honorable or Under Honorable Conditions.
- Active duty personnel who have met the 90 day active duty requirement also qualify.
- National guard & US Military Reservists who qualify as first time home buyers or purchase in certain targeted areas.

### **Interest Rates:**

- 5.50 % For all veterans

### **Maximum Loan limit:**

- \$521,250 (single family homes, condos, manufactured homes on land, co-ops, construction loans).
- \$521,250 (for both VA & CalVet loans).
- \$125,000 (mobile homes in approved parks).
- \$150,000 (home improvement loan).



**For more information contact**  
California Department of Veteran Affairs  
1752 East Bullard Ave, Suite 101  
Fresno, CA 93710  
(866) 653-2511  
(559) 440-5132  
<http://www.cdva.ca.gov/calvet/>





# VETERANS of FOREIGN WARS



**VFW Commander  
George Bloch  
Post 1981  
200 South G Street  
Madera Ca 93639  
(559) 661-9038**

## Guardian In-put for June 06

Support the Warriors and the War

VFW's support for troops in Iraq is heartfelt and genuine. More than 2,000 of our Posts have adopted units overseas, our Military Assistance Program (MAP) has provided financial and emotional help for GI's families at home, and our members know firsthand the sacrifices troops must endure in a war zone. It is important that troops fighting in Iraq know they have the fullest backing of VFW, the nation's largest and oldest organization of combat veterans.

We emphatically support the troops, their mission in Iraq and the President's plan to achieve victory there. It is inconsistent for individuals or organizations to say they support the troops, but not the war in which the troops are engaged. It is imperative that the warrior not be separated from the war itself. As long as the nation has troops serving in Iraq, the country must not waver in its support for them or their cause.

It is also important that those critical of the war know VFW's position. We have an obligation to speak out publicly to counter the anti-war movement at home and the media's coverage of anti-war demonstrations that are ultimately aiding the enemy's cause. Where the media sensationalizes the negative, VFW will emphasize the positive.

VFW will not be timid in presenting its views. Our leaders will stand tall and make the collective voice of our 2.3 million VFW and Ladies Auxiliary members heard loud and clear. We support the warriors and the war.

Comments by "Gunner" Kent, VFW's Adjutant General, excerpted in part from an article in VFW's newspaper, CHECKPOINT, March/April 2006

OBLIGATION	CERTIFICATION																	
In the presence of Almighty God, I do, of my own free will and accord, solemnly promise and declare that: I will bear true allegiance to the Constitution of the United States of America and I will always be loyal thereto. I do further solemnly promise and declare that I will comply with the Congressional Charter, bylaws and Ritual of this order and I will always be loyal thereto. I will never wrong or defraud this organization—nor a member thereof nor permit any wrong to be done to either if in my power to prevent it. I will never propose for membership any person not eligible nor one whom I know to be unworthy. I will never make known to anyone not authorized to receive it any of the work of this order. Should my affiliation with the Veterans of Foreign Wars of the United States cease in any way I will consider this pledge as binding outside of the order as though I had remained a member of same. All this I promise and pledge upon the honor of a true comrade and a citizen of our great republic.	Admission Fee paid \$ _____ Dues paid \$ _____  Date _____ LM Fee paid \$ _____  (See Sec. 104 bylaws) The Investigating Committee has performed its duties and recommends <input type="radio"/> approval <input type="radio"/> rejection. (Signatures of Committee below)  _____ Committee Member  _____ Committee Member  _____ Committee Member  Applicant approved _____ Obligated _____ Date _____ Date _____	  <b>LIFE MEMBERSHIP FEES</b> <table><thead><tr><th>Attained Age</th><th>Fee</th></tr></thead><tbody><tr><td>Through 30</td><td>.....\$245</td></tr><tr><td>31-40</td><td>.....235</td></tr><tr><td>41-50</td><td>.....215</td></tr><tr><td>51-60</td><td>.....195</td></tr><tr><td>61-70</td><td>.....165</td></tr><tr><td>71-80</td><td>.....125</td></tr><tr><td>81+</td><td>.....85</td></tr></tbody></table>	Attained Age	Fee	Through 30	.....\$245	31-40	.....235	41-50	.....215	51-60	.....195	61-70	.....165	71-80	.....125	81+	.....85
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Applicant's Signature _____  I have investigated the character and campaign medal service of the applicant and hereby endorse him/her as eligible and worthy of membership in the VFW.  Signed _____  Date _____ Member of Post # _____	The annual dues of each member includes a year's subscription to the VFW Magazine, official publication of the Veterans of Foreign Wars of the United States. Each applicant, upon acceptance, will be so notified and furnished with an official dues receipt showing membership for the year for which dues or Life Membership fees have been paid.	Any applicant whose 31st, 41st, 51st, 61st, 71st or 81st birthday will occur after the date of application and on or before December 31st of the current calendar year, shall pay only the fee that would be required on his next birthday.																



# THEIR BLOOD RUNS RED---- SO WEAR RED!

**RED FRIDAYS** ----- Very soon, you will see a great many people wearing Red every Friday. The reason? Americans who support our troops used to be called the "silent majority". We are no longer silent, and are voicing our love for God, country and home in record breaking numbers. We are not organized, boisterous or overbearing. We get no liberal media coverage on TV, to reflect our message or our opinions.

Many Americans, like you, me and all our friends, simply want to recognize that the vast majority of America supports our troops. Our idea of showing solidarity and support for our troops with dignity and respect starts this Friday-and continues each and every Friday until the troops all come home, sending a deafening message that... Every red-blooded American who supports our men and women afar will wear something red

By word of mouth, press, TV -- let's make the United States on every Friday a sea of red much like a homecoming football game in the bleachers. If every one of us who loves this country will share this with acquaintances, coworkers, friends, and family. It will not be long before the USA is covered in RED and it will let our troops know the once "silent" majority is on their side more than ever, certainly more than the media lets on.

The first thing a soldier says when asked "What can we do to make things better for you?" is...We need your support and your prayers. Let's get the word out and lead with class and dignity, by example; and wear something red every Friday.

# U.S. Army Chief Warrant Officer 3 Tammy Kostoff Spc. Lauren Kostoff

**Mother, Son Share Experiences in Iraq**

*By Master Sgt. Corine Lombardo  
42nd Infantry Division*

**FORWARD OPERATING BASE DANGER, Tikrit, Iraq, Oct. 25, 2005** — It is not uncommon for parents and children to serve together in the National Guard. It is however, unusual for a mother and son to be serving together in a combat theater. For Chief Warrant Officer 3 Tammy Kostoff and her 22-year-old son Lauren, it was just the natural progression in service to their country.

Both are members and full-time employees of the Montana Army National Guard. Tammy joined the National Guard in 1990 and Lauren, a specialist, followed in 2000 when he enlisted as a cavalry scout. When the younger received deployment orders in 2004 for Operation Iraqi Freedom, Tammy volunteered to deploy with the 116th Brigade Combat Team as their resource manager. "I volunteered knowing that my son was deploying and because I wanted to do my part in this effort," she said.

Upon arrival in Tikrit, the chief warrant officer was assigned to the 42nd Infantry Division as a budget officer and took on the responsibility of overseeing three primary funding projects - the Commanders Emergency Relief Fund, managing approximately \$100 million spent on Iraqi reconstruction, the rewards for information program and the Iraqi Army fund program. She received a Bronze Star Medal for exceptional meritorious service throughout the deployment.

Tammy has spent most of her deployment at Forward Operating Base Danger, some 70 miles away from her son, who is stationed at Operating Base Warrior. They may both be in North Central Iraq, but their duties have limited the amount of time they have spent together. They were both on a combat patrol together when the younger Kostoff's unit transported soldiers to inspect schools built in the Kirkuk area funded by Coalition Forces. They also traveled home together this summer on leave.

"Being on patrol with my son was amazing," said Tammy. "I never really knew exactly what he did until I experienced it firsthand. I am so proud of him."

"I was nervous about taking my mom along with us on a combat patrol because of the danger," said the specialist. "You never know what might happen, and fortunately it went really well."

While traveling home on leave, the Kostoffs received a lot of strange looks, and even more questions as they walked through the airport wearing the same name tags.

"It was really neat to be coming home from a combat zone with my mom by my side," said Lauren. The duo was greeted at the airport by their entire family.

Lauren said he has seen a great deal since arriving here in Iraq last December.

As a Humvee driver and gunner, the junior Kostoff has been awarded the Combat Infantry Badge for action during Iraq's historic election in January when his platoon was attacked maintaining security at polling sites in Ba'qubah. After completing the 40-hour security mission his platoon was returning to their base, when their vehicle encountered an improvised explosive device and immediate small arms fire from insurgents. His squad dismounted under heavy fire, gained entrance to a nearby building and proceeded to capture the IED trigger man and the insurgents responsible for the fire attack.

"Lauren's an adult, but I'm still a mom so I worry constantly," said Tammy. "Being here helps because I have a better knowledge of what's going on, as opposed to being at home, wondering."



**U.S. Army Spc. Lauren Kostoff and Chief Warrant Officer 3 Tammy Kostoff stand together during a visit at Forward Operating Base Warrior, Iraq.**

**Mother and son are both members of the Montana Army National Guard assigned to Task Force Liberty in support of Operation Iraqi Freedom 3. U.S. Army photo**

Lauren said he takes the good-natured ribbing from his fellow soldiers with a smile.

"I get picked on a lot because my mom is over here to protect me, but I'm very proud to say that my mother is in the same combat zone as I am in," said Lauren. Adding with humor, "it's a good feeling, being so far away from home and still having your mom so close to take care of you."

When the deployment ends, both will return home to the small town of Elliston, Mont. and the Montana National Guard. Lauren will take up full time studies, and Tammy will once again become a deputy financial manager for the guard's United States Property and Fiscal Office.

"It's really nice that my mom and I can talk together about Iraq and the experiences we have had here," said Lauren. "It's really hard to talk to just anyone about what has happened over the last year because they

## Mother, Son Share Experiences in Iraq

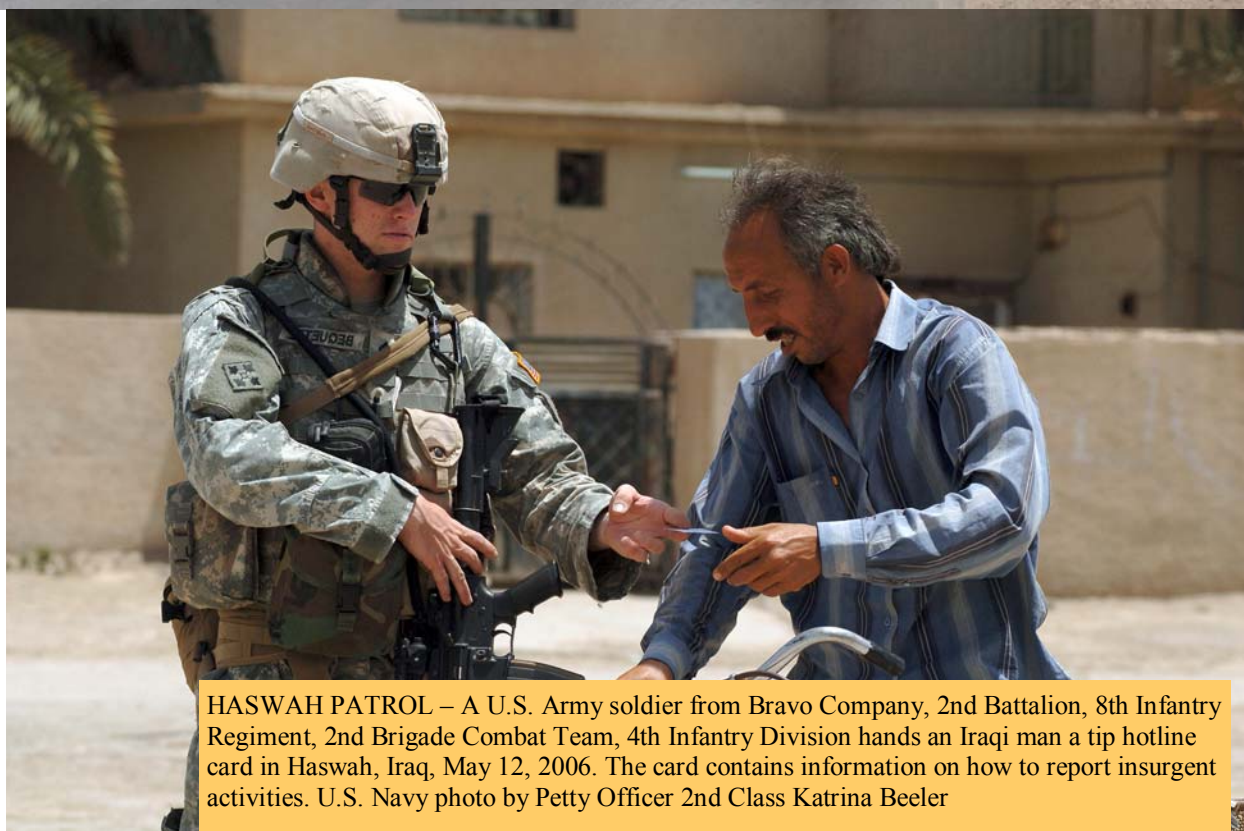


# FROM THE FRONT

UNITED STATES DEPARTMENT OF  
DEFENSE



A cavalry scout escorts an Iraqi to his car near Taji, Iraq, during a Mothers Day "presence patrol." The car was broken down at the side of the road. Soldiers check out all of these in case the occupants are using a ruse to plant and improvised explosive device. Photo by Jim Garamone



HASWAH PATROL – A U.S. Army soldier from Bravo Company, 2nd Battalion, 8th Infantry Regiment, 2nd Brigade Combat Team, 4th Infantry Division hands an Iraqi man a tip hotline card in Haswah, Iraq, May 12, 2006. The card contains information on how to report insurgent activities. U.S. Navy photo by Petty Officer 2nd Class Katrina Beeler



# FROM THE FRONT

UNITED STATES DEPARTMENT OF  
DEFENSE



BLACKHAWK LANDING – U. S. Army Spc. John Alden (center) waits with his forward squad from Charlie Company, 1st Battalion, 327th Infantry Regiment, as a UH-60 Blackhawk, from 5th Battalion, 101st Aviation Regiment, lands to extract them, May 23, 2006, in a field outside Upper Dugmat, Iraq. The soldiers visited with village's sheik



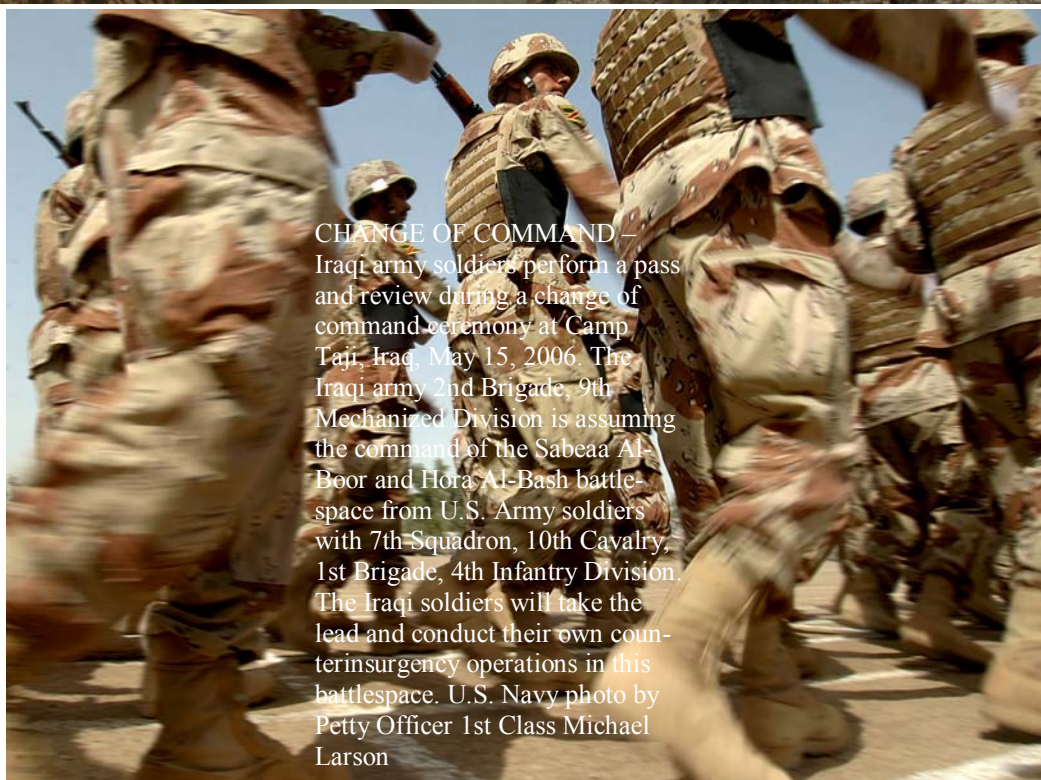


# FROM THE FRONT

UNITED STATES DEPARTMENT OF  
DEFENSE

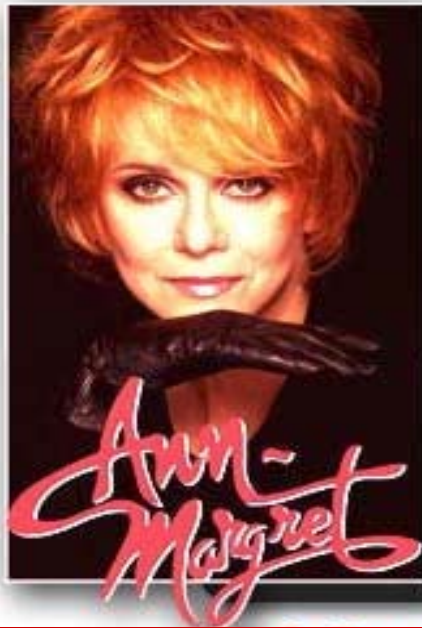


**BRIDGE CROSSING** – Iraqi army soldiers from 2nd Battalion, 4th Brigade, 6th Infantry Regiment use an improvised bridge to cross a canal during an air assault mission in Muhmadiyah, Iraq, May 15, 2006. Defense Dept. photo by U.S. Army Staff Sgt. Kevin L. Moses Sr.

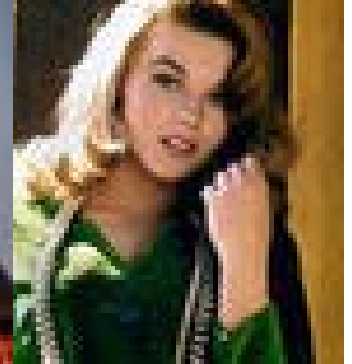


**CHANGE OF COMMAND** – Iraqi army soldiers perform a pass and review during a change of command ceremony at Camp Taji, Iraq, May 15, 2006. The Iraqi army 2nd Brigade, 9th Mechanized Division is assuming the command of the Sabeaa Al-Boor and Hora Al-Bash battlespace from U.S. Army soldiers with 7th Squadron, 10th Cavalry, 1st Brigade, 4th Infantry Division. The Iraqi soldiers will take the lead and conduct their own counterinsurgency operations in this battlespace. U.S. Navy photo by Petty Officer 1st Class Michael Larson





**Ann Margaret**



#### **VietNam1966**

Richard, (my husband), never really talked a lot about his time in Viet Nam other than he had been shot by a sniper. However, he had a rather grainy, 8 x 10 black and white photo he had taken at a USO show of Ann Margaret with Bob Hope in the background that was one of his treasures. A few years ago, Ann Margaret was doing a book signing at a local bookstore.

Richard wanted to see if he could get her to sign the treasured photo so he arrived at the bookstore at 12 o'clock for the 7:30 signing. When I got there after work, the line went all the way around the bookstore, circled the parking lot and disappeared behind a parking garage. Before her appearance, bookstore employees announced that she would sign only her book and no memorabilia would be permitted. Richard was disappointed, but wanted to show her the photo and let her know how much those shows meant to lonely GI's so far from home. Ann Margaret came out looking as beautiful as ever and, as second in line, it

was soon Richard's turn. He presented the book for her signature and then took out the photo. When he did, there were many shouts from the employees that she would not sign it. Richard said, "I understand. I just wanted her to see it."

She took one look at the photo, tears welled up in her eyes and she said, "This is one of my gentlemen from Viet Nam and I most certainly will sign his photo. I know what these men did for their country and I always have time for 'my gentlemen.'"

With that, she pulled Richard across the table and planted a big kiss on him. She then made quite a to-do about the bravery of the young men she met over the years, how much she admired them, and how much she appreciated them. There weren't too many dry eyes among those close enough to hear. She then posed for pictures and acted as if he was the only one there.

Later at dinner, Richard was very quiet. When I asked if he'd like to talk about it, my big strong husband broke down in tears. "That's the first time anyone ever thanked me for my time in the Army," he said. That night was a turning point for him. He walked a little straighter and,

for the first time in years, was proud to have been a Vet. I'll never forget Ann Margaret for her graciousness and how much that small act of kindness meant to my husband. I now make it a point to say "Thank you" to every person I come across who served in our Armed Forces. Freedom does not come cheap and I am grateful for all those who have served their country.

If you'd like to pass on this story, feel free to do so. Perhaps it will help others to become aware of how important it is to acknowledge the contribution our service people make.

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# News For Veterans

Contact: J.P. Tremblay

Jerry Jones

Jaime Arteaga  
Legislation and Public Affairs

916-653-2192

Fax 916-653-2611

June 9, 2006

## **NEWS FROM THE CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS**

### **VETERANS AND MILITARY PERSONNEL ARE INVITED TO ATTEND IDENTITY THEFT PREVENTION WORKSHOPS**

In cooperation with the California Department of Veterans Affairs, the California Department of Consumer Affairs and its Office of Privacy Protection will conduct free, hour-long workshops to educate veterans about how to protect themselves against identity theft in the wake of the recent security breach that compromised the personal information of millions of veterans nationwide. The morning and afternoon workshops will be followed by a question-and-answer period.

The first workshop will take place on **Tuesday, June 13, 2006** at 10:00 a.m. and 1:00 p.m. at the: **California Department of Consumer Affairs**

**First Floor Hearing Room**

**1625 North Market Boulevard, Suite S-102**

**Sacramento, CA 95834**

(Located in Natomas, in the Old Arco Arena Building)

### **HOPE IS IN THE CLAD THROUGH WORKSHOPS: IDENTITY THEFT PREVENTION WORK-**

**JUNE 16, 2006 – San Diego and Fresno**

San Diego State Building  
1350 Front Street  
San Diego, CA  
**10:00 a.m.; 1:00 p.m.**

VFW Post 8900  
3585 N. Blythe Avenue  
Fresno, CA  
**4:00 p.m.**

**SATURDAY, JUNE 17, 2006 – Clovis**

Clovis Veterans Memorial Bldg.  
453 Hughes Avenue  
Clovis, CA  
**10:00 a.m.**

These workshops are being held in light of the theft of data, which the U.S. Department of Veterans Affairs (USDVA) recently experienced. The stolen data contained identifying information including names, social security numbers, and dates of birth for up to 26.5 million veterans and some spouses, as well as some disability ratings. Importantly, the affected data did not include any of VA's electronic health records or any financial information. Additional information regarding this situation can be found on the USDVA's website at [www.va.gov](http://www.va.gov).

Additional information regarding the Identity Theft Prevention Workshops can be obtained by contacting the California Office of Privacy Protection toll-free at (866) 785-9663 or on their website at [www.privacy.ca.gov/nr/vet\\_workshops.htm](http://www.privacy.ca.gov/nr/vet_workshops.htm).